

**Information to identify the case:**

Debtor 1	James A Fistori	Social Security number or ITIN xxx-xx-7719
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Terry A Fistori	Social Security number or ITIN xxx-xx-5978
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 16-31521-ABA		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

James A Fistori

Terry A Fistori

8/6/21

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
James A Fistori  
Terry A Fistori  
Debtors

Case No. 16-31521-ABA  
Chapter 13

District/off: 0312-1  
Date Rcvd: Aug 06, 2021

User: admin  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 25

The following symbols are used throughout this certificate:

**Symbol**

**Definition**  
+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 08, 2021:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db/jdb	+ James A Fistori, Terry A Fistori, 1716 Madison Street, Cinnaminson, NJ 08077-2619
cr	+ New penn Financial, LLC d/b/a Shellpoint Mortgage, c/o Stern & Eisenberg P.C., 1581 Main Street, Suite 200, Warrington, PA 18976-3403
cr	+ NewRez LLC d/b/a Shellpoint Mortgage Servicing, Robertson, Anschutz, Schneid & Crane LLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
516492934	Cinnaminson Sewer Authority, 1621 Riverton Road, P.O. Box 2100, Cinnaminson, NJ 08077-5100
517135944	+ CitiMortgage, Inc., Powers Kirn, LLC, P.O. Box 848, Moorestown, NJ 08057-0848
518336904	+ CitiMortgage, Inc., c/o Cenlar FSB, 425 Phillips Blvd., Ewing NJ 08618-1430
518336905	+ CitiMortgage, Inc., c/o Cenlar FSB, 425 Phillips Blvd., Ewing NJ, 08618, CitiMortgage, Inc., c/o Cenlar FSB, 425 Phillips Blvd. Ewing NJ 08618-1430
516492936	+ Colorado Capital Investments, P.O. Box 1325, Weatherford, TX 76086-1325
516492937	Ditech, PO Box 6172, Rapid City, SD 57709-6172
516523223	Ditech Financial LLC, KML Law Group PC, Sentry Office Plaza, 216 Haddon Avenue, Suite 206, Westmont, NJ 08108
516587605	Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154, Rapid City, South Dakota 57709-6154
516492939	+ Milstead & Associates, LLC., 1 E. Stow Road, Marlton, NJ 08053-3118
517117510	New Penn Financial, LLC, P.O. Box 10675, Greenville, SC 29603-0675
517117511	New Penn Financial, LLC, P.O. Box 10675, Greenville, SC 29603-0675, New Penn Financial, LLC, P.O. Box 10675 Greenville, SC 29603-0675
517748694	+ New penn Financial, LLC d/b/a, Shellpoint Mortgage Servicing, c/o Stern & Eisenberg P.C., 1581 Main Street, Suite 200, Warrington, PA 18976-3403
516492940	Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
519028578	+ U.S. Bank Trust National Association, as Trustee, Serviced by Select Portfolio Servicing., PO Box 65250, Salt Lake City, UT 84165-0250
519028579	+ U.S. Bank Trust National Association, as Trustee, Serviced by Select Portfolio Servicing., PO Box 65250, Salt Lake City, UT 84165-0250, U.S. Bank Trust National Association, as Serviced by Select Portfolio Servicing,

TOTAL: 18

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 06 2021 20:27:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Aug 06 2021 20:27:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516591335	EDI: CITICORP.COM	Aug 07 2021 00:23:00	CitiMortgag, Inc., PO Box 6030, Sioux Falls, SD 57117-6030
516589932	EDI: CITICORP.COM	Aug 07 2021 00:23:00	CitiMortgage, Inc, P.O. Box 688971, Des Moines, IA 50368-8971
516492935	EDI: CITICORP.COM	Aug 07 2021 00:23:00	CitiMortgage, Inc., P.O. Box 9001067, Louisville, KY 40290-1067
516492938	+ EDI: MID8.COM	Aug 07 2021 00:23:00	Midland Funding, LLC, 8875 Aero Drive, San Diego, CA 92123-2255
516666515	+ EDI: RMSC.COM	Aug 07 2021 00:23:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA

TOTAL: 7

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 08, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 6, 2021 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Kevin C. Fayette	on behalf of Debtor James A Fistori kfayette@kevinfayette.com
Kevin C. Fayette	on behalf of Joint Debtor Terry A Fistori kfayette@kevinfayette.com
R. A. Lebron	on behalf of Creditor Select Portfolio Servicing Inc., as servicer for U.S. BANK TRUST NATIONAL ASSOCIATION, AS TRUSTEE FOR TOWD POINT MASTER FUNDING TRUST 2020-PM6 bankruptcy@fskslaw.com
Sindi Mncina	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing smncina@raslg.com
Steven P. Kelly	on behalf of Creditor New penn Financial LLC d/b/a Shellpoint Mortgage Servicing skelly@sterneisenberg.com, bkecf@sterneisenberg.com
William M. E. Powers, III	on behalf of Creditor CitiMortgage Inc. ecf@powerskirk.com
William M.E. Powers, III	on behalf of Creditor CitiMortgage Inc. ecf@powerskirk.com

TOTAL: 10